

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Harrell, Theodore J	§	Case No. 09 B 16263
	Simpson, Sandra	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 05/05/2009.

2) The plan was confirmed on 07/30/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was dismissed on 08/27/2009.

6) Number of months from filing or conversion to last payment: 4.

7) Number of months case was pending: 5.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$56,705.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,669.82
Less amount refunded to debtor	\$958.53

**NET RECEIPTS:** \$3,711.29

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,401.50
Court Costs	\$0
Trustee Expenses & Compensation	\$259.79
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,661.29

Attorney fees paid and disclosed by debtor \$450.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BAC Home Loans Servicing LP	Secured	\$2,577.47	\$2,577.47	\$2,577.47	\$0	\$0
BAC Home Loans Servicing LP	Secured	\$173,555.00	\$173,482.14	\$170,904.67	\$0	\$0
Lighthouse Financial Group	Secured	\$2,124.00	\$2,123.82	\$2,123.82	\$0	\$0
Wachovia Dealer Services	Secured	\$22,325.00	\$22,325.04	\$22,325.00	\$50.00	\$0
Wells Fargo Bank	Secured	\$8,075.00	\$11,629.08	\$11,629.08	\$0	\$0
Westgate Resorts Ltd	Secured	\$752.00	NA	NA	\$0	\$0
Westgate Resorts Ltd	Secured	NA	\$752.00	\$752.00	\$0	\$0
Westgate Resorts Ltd	Secured	\$10,754.00	\$10,753.95	\$10,753.95	\$0	\$0
Capital One	Unsecured	\$2,328.00	\$2,701.95	\$2,701.95	\$0	\$0
Dell Financial Services, Inc	Unsecured	\$2,284.00	\$3,004.33	\$3,004.33	\$0	\$0
ECast Settlement Corp	Unsecured	\$1,286.00	\$1,358.36	\$1,358.36	\$0	\$0
Exxon Mobil	Unsecured	\$1,056.00	NA	NA	\$0	\$0
HSBC Bank Nevada NA	Unsecured	\$1,166.00	\$1,289.01	\$1,289.01	\$0	\$0
HSBC Bank Nevada NA	Unsecured	\$685.00	\$784.29	\$784.29	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$2,284.00	\$2,376.50	\$2,376.50	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$1,835.00	\$2,063.84	\$2,063.84	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$6,044.00	\$7,276.91	\$7,276.91	\$0	\$0

*(Continued)*

**Scheduled Creditors:** (Continued)

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Lighthouse Financial Group	Unsecured	\$0.69	\$0	\$0	\$0	\$0
Merrick Bank	Unsecured	\$1,742.00	\$1,919.05	\$1,919.05	\$0	\$0
Peoples Energy Corp	Unsecured	\$125.00	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$2,196.00	\$2,567.13	\$2,567.13	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$178.00	\$243.79	\$243.79	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$2,159.00	\$2,621.22	\$2,621.22	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$372.00	\$520.71	\$520.71	\$0	\$0
Resurgent Capital Services	Unsecured	\$1,284.00	\$1,371.20	\$1,371.20	\$0	\$0
Target National Bank	Unsecured	\$877.00	\$931.32	\$931.32	\$0	\$0
Target National Bank	Unsecured	\$1,467.00	\$1,619.27	\$1,619.27	\$0	\$0
Wachovia Dealer Services	Unsecured	NA	\$0.04	\$0.04	\$0	\$0
Wells Fargo Auto Finance	Unsecured	\$4,319.00	NA	NA	\$0	\$0
Westgate Resorts Ltd	Unsecured	NA	\$0	\$0	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$170,904.67	\$0	\$0
Mortgage Arrearage	\$2,577.47	\$0	\$0
Debt Secured by Vehicle	\$36,077.90	\$50.00	\$0
All Other Secured	\$11,505.95	\$0	\$0
<b>TOTAL SECURED:</b>	\$221,065.99	\$50.00	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$32,648.92	\$0	\$0

**Disbursements:**

Expenses of Administration \$3,661.29

Disbursements to Creditors \$50.00

**TOTAL DISBURSEMENTS:** \$3,711.29

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: October 21, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.